

NUROL YATIRIM BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2021 - 3. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Nurol Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Nurol Yatırım Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosuna ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemektedir.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Nurol Yatırım Bankası Anonim Şirketi'nin 30 Eylül 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin, finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

1 Kasım 2021

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		544.596	934.508	1.479.104	445.253	512.140	957.393
Cash and cash equivalents	I-1	149.458	799.300	948.758	104.108	414.951	519.059
Cash and Cash Balances at Central Bank	I-1	19.421	169.425	188.846	6.973	123.122	130.095
Banks	I-3	130.167	629.875	760.042	97.232	291.829	389.061
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-130	0	-130	-97	0	-97
Financial assets at fair value through profit or loss	I-2	49.400	0	49.400	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		49.400	0	49.400	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	345.701	119.522	465.223	304.943	94.212	399.155
Public Debt Securities		6.281	0	6.281	7.237	0	7.237
Equity instruments		247.566		247.566	210.023	0	210.023
Other Financial Assets		91.854	119.522	211.376	87.683	94.212	181.895
Derivative financial assets	I-2	37	15.686	15.723	36.202	2.977	39.179
Derivative Financial Assets At Fair Value Through Profit Or Loss		37	15.686	15.723	36.202	2.977	39.179
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.941.631	2.086.754	4.028.385	1.769.941	1.322.088	3.092.029
Loans	I-6	2.056.293	2.086.754	4.143.047	1.868.017	1.322.088	3.190.105
Receivables From Leasing Transactions	I-11	0	0	0	0	0	0
Factoring Receivables	I-12	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-114.662	0	-114.662	-98.076	0	-98.076
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	110.680	0	110.680	0	0	0
Held for Sale		110.680	0	110.680	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	I-9	36.050	0	36.050	3.050	0	3.050
Investments in Associates (Net)	I-8	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)		36.050	0	36.050	3.050	0	3.050
Unconsolidated Financial Subsidiaries		36.050	0	36.050	3.050	0	3.050
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		12.867	0	12.867	13.843	0	13.843
INTANGIBLE ASSETS AND GOODWILL (Net)		10.240	0	10.240	8.594	0	8.594
Goodwill		0	0	0	0	0	0
Other		10.240	0	10.240	8.594	0	8.594
INVESTMENT PROPERTY (Net)	I-14	185.820	0	185.820	296.500	0	296.500
CURRENT TAX ASSETS		0	0	0	7.324	0	7.324
DEFERRED TAX ASSET	I-15	25.925	0	25.925	7.602	0	7.602
OTHER ASSETS (Net)	I-17	41.116	0	41.116	19.187	0	19.187
TOTAL ASSETS		2.908.925	3.021.262	5.930.187	2.571.294	1.834.228	4.405.522
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	321.731	249.446	571.177	37.861	328.723	366.584
MONEY MARKET FUNDS	II-5	2.865	63.314	66.179	2.203	70.111	72.314
MARKETABLE SECURITIES (Net)	II-6	997.605	0	997.605	648.713	0	648.713
Bills		549.313	0	549.313	497.328	0	497.328
Asset-backed Securities		0	0	0	0	0	0
Bonds		448.292	0	448.292	151.385	0	151.385
FUNDS	II-4	665.037	713.414	1.378.451	480.359	353.891	834.250
Borrower funds		363.457	11.164	374.621	222.744	5.349	228.093
Other		301.580	702.250	1.003.830	257.615	348.542	606.157
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		91.364	26.635	117.999	40.802	41.042	81.844
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	91.364	26.635	117.999	40.802	41.042	81.844
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-9	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-8	7.094	0	7.094	6.996	0	6.996
PROVISIONS	II-10	50.071	0	50.071	32.510	0	32.510
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		9.286	0	9.286	4.266	0	4.266
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		40.785	0	40.785	28.244	0	28.244
CURRENT TAX LIABILITIES	II-11	29.243	0	29.243	9.330	0	9.330
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-12	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	II-13	0	44.464	44.464	0	113.214	113.214
Loans		0	44.464	44.464	0	37.158	37.158

Other Debt Instruments		0	0	0	0	76.056	76.056
OTHER LIABILITIES		176.265	1.727.378	1.903.643	95.867	1.524.979	1.620.846
EQUITY		758.305	5.956	764.261	621.381	-2.460	618.921
Issued capital	II-14	460.000	0	460.000	360.000	0	360.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums	II-15	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		155.247	0	155.247	120.733	0	120.733
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	II-16	-2.256	5.956	3.700	2.484	-2.460	24
Profit Reserves		38.164	0	38.164	29.258	0	29.258
Legal Reserves		18.220	0	18.220	13.040	0	13.040
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		7.944	0	7.944	16.218	0	16.218
Other Profit Reserves		12.000	0	12.000	0	0	0
Profit or Loss		107.150	0	107.150	108.906	0	108.906
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		107.150	0	107.150	108.906	0	108.906
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		3.099.580	2.830.607	5.930.187	1.976.022	2.429.500	4.405.522

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.086.464	4.456.198	7.542.662	3.255.167	3.791.961	7.047.128
GUARANTIES AND WARRANTIES	III-2	984.084	62.153	1.046.237	819.903	56.613	876.516
Letters of Guarantee	III-1	984.084	62.153	1.046.237	819.903	54.188	874.091
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		984.084	62.153	1.046.237	819.903	54.188	874.091
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	2.425	2.425
Documentary Letters of Credit		0	0	0	0	2.425	2.425
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		0	0	0	20.000	0	20.000
Irrevocable Commitments		0	0	0	20.000	0	20.000
Forward Asset Purchase Commitments		0	0	0	0	0	0
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	20.000	0	20.000
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		2.102.380	4.394.045	6.496.425	2.415.264	3.735.348	6.150.612
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		2.102.380	4.394.045	6.496.425	2.415.264	3.735.348	6.150.612
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		2.084.044	4.363.085	6.447.129	2.415.264	3.735.348	6.150.612
Currency Swap Buy Transactions		0	1.818.653	1.818.653	0	1.908.902	1.908.902
Currency Swap Sell Transactions		1.007.623	850.429	1.858.052	1.516.993	439.417	1.956.410
Interest Rate Swap Buy Transactions		1.076.421	261.508	1.337.929	898.271	240.500	1.138.771
Interest Rate Swap Sell Transactions		0	1.432.495	1.432.495	0	1.146.529	1.146.529
Currency, Interest Rate and Securities Options		18.336	30.960	49.296	0	0	0
Currency Options Buy Transactions		9.168	15.480	24.648	0	0	0
Currency Options Sell Transactions		9.168	15.480	24.648	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		7.796.846	1.494.226	9.291.072	6.371.581	1.356.911	7.728.492
ITEMS HELD IN CUSTODY		2.307.407	616.762	2.924.169	1.620.300	504.188	2.124.488
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		2.302.342	595.724	2.898.066	1.599.116	493.059	2.092.175
Cheques Received for Collection		5.065	7.720	12.785	1.804	0	1.804
Commercial Notes Received for Collection		0	13.318	13.318	19.380	11.129	30.509
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.489.439	877.464	6.366.903	4.751.281	852.723	5.604.004
Securities		97.336	443.925	541.261	87.736	370.970	458.706
Guarantee Notes		898.688	73.878	972.566	664.938	61.737	726.675
Commodity		1.300.789	17.757	1.318.546	841.169	14.839	856.008
Warrant		0	0	0	0	0	0
Real Estate		180.585	228.883	409.468	118.015	305.078	423.093
Other Pledged Items		3.012.041	113.021	3.125.062	3.039.423	100.099	3.139.522

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		10.883.310	5.950.424	16.833.734	9.626.748	5.148.872	14.775.620

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	IV-1	450.952	272.881	164.391	94.148
Interest Income on Loans		383.393	214.171	139.681	80.637
Interest Income on Reserve Deposits		6.068	975	2.327	312
Interest Income on Banks		12.107	10.818	5.384	1.847
Interest Income on Money Market Placements		0	1.971	0	593
Interest Income on Marketable Securities Portfolio		15.656	37.368	4.769	8.029
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		15.656	37.368	4.769	8.029
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		33.728	7.578	12.230	2.730
INTEREST EXPENSES (-)	IV-2	-227.904	-120.666	-92.540	-39.388
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-81.116	-39.181	-33.068	-17.409
Interest Expenses on Money Market Funds		-6.291	-4.554	-1.478	-1.531
Interest Expenses on Securities Issued		-112.262	-63.484	-44.572	-19.554
Lease Interest Expenses		-863	-596	-265	-156
Other Interest Expense		-27.372	-12.851	-13.157	-738
NET INTEREST INCOME OR EXPENSE		223.048	152.215	71.851	54.760
NET FEE AND COMMISSION INCOME OR EXPENSES		67.118	18.863	21.332	4.218
Fees and Commissions Received		75.125	25.837	23.791	6.576
From Noncash Loans		13.789	12.695	4.852	3.911
Other		61.336	13.142	18.939	2.665
Fees and Commissions Paid (-)		-8.007	-6.974	-2.459	-2.358
Paid for Noncash Loans		-1.885	-1.779	-625	-632
Other		-6.122	-5.195	-1.834	-1.726
DIVIDEND INCOME	IV-3	200	89	0	0
TRADING INCOME OR LOSS (Net)	IV-4	-65.686	53.969	-20.507	25.424
Gains (Losses) Arising from Capital Markets Transactions		32.544	75.094	1.549	38.111
Gains (Losses) Arising From Derivative Financial Transactions		-150.452	372	-45.215	8.146
Foreign Exchange Gains or Losses		52.222	-21.497	23.159	-20.833
OTHER OPERATING INCOME	IV-5	10.068	6.081	-2.265	299
GROSS PROFIT FROM OPERATING ACTIVITIES		234.748	231.217	70.411	84.701
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-27.325	-56.453	-2.729	-21.828
OTHER ALLOWANCE EXPENSES (-)	IV-6	-18.477	-10.420	-11.282	-5.070
PERSONNEL EXPENSES (-)	IV-7	-22.804	-18.062	-7.294	-5.635
OTHER OPERATING EXPENSES (-)		-30.217	-35.585	-10.364	-15.941
NET OPERATING INCOME (LOSS)		135.925	110.697	38.742	36.227
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-8	135.925	110.697	38.742	36.227
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-28.775	-17.011	-7.797	260
Current Tax Provision		-49.084	-33.837	-22.433	-6.672
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		20.309	16.826	14.636	6.932
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	107.150	93.686	30.945	36.487
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	IV-9	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	107.150	93.686	30.945	36.487
Profit (Loss) Attributable to Group		107.150	93.686	30.945	36.487
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		107.150	93.686	30.945	36.487
OTHER COMPREHENSIVE INCOME		38.190	56.801	-99.456	20.541
Other Comprehensive Income that will not be Reclassified to Profit or Loss		34.514	106.646	-95.966	68.803
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		37.578	112.042	-101.823	74.198
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-3.064	-5.396	5.857	-5.395
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		3.676	-49.845	-3.490	-48.262
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		2.598	-48.618	-1.256	-46.635
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.078	-1.227	-2.234	-1.627
TOTAL COMPREHENSIVE INCOME (LOSS)		145.340	150.487	-68.511	57.028

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities	VI-1	231.737	259.972
Interest Received		441.921	298.123
Interest Paid		-206.536	-146.668
Dividends received		0	0
Fees and Commissions Received		75.126	25.838
Other Gains		41.623	95.901
Collections from Previously Written Off Loans and Other Receivables		2.205	88.252
Cash Payments to Personnel and Service Suppliers		-49.553	-43.597
Taxes Paid		-25.030	-36.871
Other		-48.019	-21.006
Changes in Operating Assets and Liabilities Subject to Banking Operations	VI-1	-162.890	-49.193
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-48.820	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-951.498	-830.842
Net (Increase) Decrease in Other Assets	VI-1	-66.927	-13.854
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		736.290	466.897
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	VI-1	168.065	328.606
Net Cash Provided From Banking Operations	VI-1	68.847	210.779
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	VI-1	-61.252	-63.056
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-33.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-740	-4.869
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.710.118	-7.652.650
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.687.779	7.598.349
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other	VI-1	-5.173	-3.886
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		256.247	-59.421
Cash Obtained from Loans and Securities Issued		5.066.567	4.158.822
Cash Outflow Arised From Loans and Securities Issued		-4.807.373	-4.216.166
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.947	-2.077
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		119.236	41.782
Net Increase (Decrease) in Cash and Cash Equivalents	VI-2	383.078	130.084
Cash and Cash Equivalents at Beginning of the Period		395.941	493.637
Cash and Cash Equivalents at End of the Period	VI-3	779.019	623.721



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss		Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
				Tangible and Intangible Assets Revaluation Reserve	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income							
Previous Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)												
	CHANGES IN EQUITY ITEMS												
	Equity at beginning of period	300.000	1.952	44.424	655	20.840		68.418	436.289		436.289		
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance	300.000	1.952	44.424	655	20.840		68.418	436.289		436.289		
	Total Comprehensive Income (Loss)			106.646	-49.845			93.686	150.487		150.487		
	Capital Increase in Cash												
	Capital Increase Through Internal Reserves	60.000				8.418	-68.418						
	Issued Capital Inflation Adjustment Difference												
	Convertible Bonds												
	Subordinated Debt												
	Increase (decrease) through other changes, equity												
	Profit Distributions							68.418	-68.418				
	Dividends Paid												
	Transfers To Reserves							68.418	-68.418				
	Other												
	Equity at end of period	360.000	1.952	151.070	-49.190	29.258		93.686	586.776		586.776		
Current Period 01.01.2021 - 30.09.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)												
	CHANGES IN EQUITY ITEMS												
	Equity at beginning of period	360.000	1.952	118.781	24	29.258		108.906	618.921		618.921		
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance	360.000	1.952	118.781	24	29.258		108.906	618.921		618.921		
	Total Comprehensive Income (Loss)			34.514	3.676			107.150	145.340		145.340		
	Capital Increase in Cash												
	Capital Increase Through Internal Reserves	100.000				8.906	-108.906						
	Issued Capital Inflation Adjustment Difference												
	Convertible Bonds												
	Subordinated Debt												
	Increase (decrease) through other changes, equity												
	Profit Distributions							108.906	-108.906				
	Dividends Paid												
	Transfers To Reserves							108.906	-108.906				
	Other												
	Equity at end of period	460.000	1.952	153.295	3.700	38.164		107.150	764.261		764.261		